



Bank Holding Company Performance Report December 31, 2021—FR BHCPR

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BHC Name [OCEANFIRST FINANCIAL CORP.](#)

City/State [TOMS RIVER, NJ](#)

Bank Holding Company Information

Federal Reserve District: [3](#)

Consolidated Assets (\$000): [11,748,065](#)

Peer Group Number: [1](#) Number in Peer Group: [130](#)

Number of Bank Subsidiaries: [1](#)

Peer Group Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

[OCEANFIRST FINANCIAL CORP.](#)

[975 HOOPER AVE](#)

[TOMS RIVER, NJ 08753](#)

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Income Statement—Revenues and Expenses

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	315,189	350,021	280,579	250,192	170,897	-9.95	155.32
Income from lease financing receivables.....	48	82	131	182	210	-41.46	23.08
Fully taxable income on loans and leases.....	314,563	350,103	280,710	250,374	171,107	-10.15	156.56
Tax-exempt income on loans and leases.....	674	0	0	0	0		-23.41
Estimated tax benefit on income on loans and leases.....	179	0	0	0	0		-62.19
Income on loans and leases (tax equivalent).....	315,416	350,103	280,710	250,374	171,107	-9.91	154.44
Investment interest income (tax equivalent).....	23,114	25,201	24,376	23,434	16,687	-8.28	155.76
Interest on balances due from depository institutions.....	1,258	1,034	1,165	896	1,448	21.66	81.53
Interest income on other earning assets.....	1,237	4,712	4,203	3,590	1,450	-73.75	32.44
Total interest income (tax equivalent)	341,025	381,050	310,454	278,294	190,692	-10.50	153.31
Interest on time deposits of \$250K or more	1,840	7,068	2,883	1,770	922	-73.97	
Interest on time deposits < \$250K.....	8,233	16,420	12,614	7,781	5,323	-49.86	
Interest on foreign office deposits	0	0	0	0	0		
Interest on other deposits	15,136	24,802	22,935	13,028	6,091	-38.97	378.23
Interest on other borrowings and trading liabilities.....	2,271	10,577	12,336	11,513	5,344	-78.53	-56.79
Interest on subordinated debt and mandatory convertible securities	9,161	7,790	2,055	2,060	1,930	17.60	1641.63
Total interest expense.....	36,641	66,657	52,823	36,152	19,610	-45.03	175.48
Net interest income (tax equivalent).....	304,384	314,393	257,631	242,142	171,082	-3.18	150.88
Non-interest income.....	46,870	53,257	42,228	41,053	32,482	-11.99	78.95
Adjusted operating income (tax equivalent)	351,254	367,650	299,859	283,195	203,564	-4.46	138.11
Overhead expense.....	226,987	248,943	190,251	193,456	132,452	-8.82	108.23
Provision for credit losses.....	-11,832	57,847	1,637	3,490	4,445		
Securities gains (losses)	0	5,878	0	248	0		-100.00
Other tax equivalent adjustments	0	0	0	0	5		
Pretax net operating income (tax equivalent).....	143,244	82,551	108,238	86,298	66,672	73.52	299.30
Applicable income taxes	32,164	17,732	18,784	13,551	22,852	81.39	164.64
Tax equivalent adjustments	1,004	1,510	880	815	1,350	-33.51	48.74
Applicable income taxes (tax equivalent).....	33,168	19,242	19,664	14,366	24,202	72.37	158.54
Minority interest	0	0	0	0	0		
Net income before discontinued operations, net of minority interest	110,076	63,309	88,574	71,932	42,470	73.87	377.66
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	110,076	63,309	88,574	71,932	42,470	73.87	377.66
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	110,076	63,309	88,574	71,932	42,470	73.87	377.66
Investment securities income (tax equivalent).....	23,114	25,201	24,376	23,434	16,687	-8.28	155.76
US Treasury and agency securities (excluding mortgage-backed securities)	2,239	3,067	3,088	2,188	1,033	-27.00	254.83
Mortgage-backed securities	12,174	14,036	15,301	16,034	11,108	-13.27	81.78
All other securities	8,701	8,098	5,987	5,212	4,546	7.44	409.03
Cash dividends declared.....	44,510	42,917	34,241	29,564	19,286	3.71	252.81
Common	40,494	42,917	34,241	29,564	19,286	-5.65	220.97
Preferred.....	4,016	0	0	0	0		

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Relative Income Statement and Margin Analysis

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Percent of Average Assets															
Interest income (tax equivalent).....	2.94	2.85	54	3.40	3.27	60	3.85	4.19	23	3.77	4.08	25	3.59	3.78	33
Less: Interest expense	0.32	0.23	74	0.59	0.48	72	0.66	0.95	19	0.49	0.75	18	0.37	0.50	26
Equals: Net interest income (tax equivalent)	2.62	2.60	49	2.81	2.77	44	3.20	3.21	42	3.28	3.33	40	3.22	3.29	44
Plus: Non-interest income	0.40	1.04	16	0.48	1.21	19	0.52	0.90	26	0.56	0.90	27	0.61	0.93	28
Equals: adjusted operating income (tax equivalent)	3.02	3.70	13	3.28	4.04	16	3.72	4.16	36	3.84	4.27	32	3.84	4.26	30
Less: Overhead expense.....	1.95	2.17	37	2.22	2.57	35	2.36	2.59	37	2.62	2.58	54	2.50	2.60	45
Less: Provision for credit losses.....	-0.10	-0.09	42	0.52	0.51	57	0.02	0.12	18	0.05	0.12	27	0.08	0.11	44
Plus: Realized gains (losses) on held-to-maturity securities	0	0	49	0	0	46	0	0	48	0	0	49	0	0	46
Plus: Realized gains (losses) on available-for-sale securities	0	0.01	23	0.05	0.02	79	0	0.01	29	0	0	76	0	0.01	26
Plus: other tax equivalent adjustments	0	0	46	0	0	48	0	0	46	0	0	45	0	0	81
Equals: Pretax net operating income (tax equivalent)	1.23	1.66	14	0.74	1.04	23	1.34	1.53	32	1.17	1.55	19	1.26	1.55	24
Less: Applicable income taxes (tax equivalent).....	0.29	0.38	21	0.17	0.23	31	0.24	0.35	19	0.19	0.32	16	0.46	0.59	24
Less: Minority interest.....	0	0	40	0	0	42	0	0	45	0	0	46	0	0	47
Equals: Net operating income.....	0.95	1.26	16	0.56	0.81	22	1.10	1.19	39	0.98	1.22	26	0.80	0.95	30
Plus: Net extraordinary items.....	0	0	50	0	0	50	0	0	50	0	0	49	0	0	49
Equals: Net income	0.95	1.26	16	0.56	0.82	22	1.10	1.19	39	0.98	1.22	26	0.80	0.95	30
Memo: Net income (last four quarters)	0.95	1.26	16	0.56	0.82	22	1.10	1.19	38	0.98	1.22	25	0.80	0.95	30
Net income-BHC and noncontrolling (minority) interest	0.95	1.27	15	0.56	0.83	22	1.10	1.19	39	0.98	1.22	26	0.80	0.95	30
Margin Analysis															
Average earning assets / Average assets	90.09	93.08	16	88.37	92.32	10	87.32	93.22	2	87.43	93.23	2	89.85	93.19	10
Average interest-bearing funds / Average assets.....	65.08	61.99	69	73.63	64.06	82	80.42	70.66	83	79.04	70.70	80	84.39	70.06	91
Interest income (tax equivalent) / Average earning assets	3.26	3.06	61	3.85	3.55	68	4.41	4.49	42	4.32	4.38	45	4	4.06	44
Interest expense / Average earning assets.....	0.35	0.25	78	0.67	0.52	75	0.75	1.02	22	0.56	0.81	20	0.41	0.54	30
Net interest income (tax equivalent) / Average earning assets	2.91	2.80	53	3.17	3.01	51	3.66	3.45	55	3.76	3.58	56	3.59	3.54	52
Yield or Cost															
Total loans and leases (tax equivalent).....	3.95	4.01	47	4.29	4.27	55	4.69	4.98	30	4.65	4.85	35	4.41	4.52	43
Interest-bearing bank balances	0.15	0.14	78	0.18	0.27	24	2.93	2.26	83	1.51	1.88	27	1.29	1.13	68
Federal funds sold and reverse repos		0.25			0.68		2.30	2.02	60		1.50			0.83	
Trading assets		0.45			0.60			0.49			0.70			0.48	
Total earning assets	3.25	3.04	62	3.83	3.51	69	4.40	4.47	43	4.30	4.33	47	3.97	3.98	47
Investment securities (tax equivalent)	1.58	1.77	41	2.36	2.25	62	2.47	2.74	25	2.31	2.69	21	2.17	2.61	25
US Treasury and agency securities (excluding mortgage-backed securities)	1.42	1.14	69	1.86	1.75	58	2.20	2.54	34	1.88	2.20	40	1.25	1.66	22
Mortgage-backed securities	1.53	1.57	48	2.38	2.05	81	2.51	2.54	51	2.33	2.44	37	2.15	2.19	46
All other securities	1.67	2.81	15	2.64	3.24	25	2.75	3.80	16	2.56	3.74	12	2.21	3.85	11
Interest-bearing deposits	0.33	0.21	73	0.58	0.53	60	0.65	1.13	12	0.41	0.85	10	0.30	0.52	16
Time deposits of \$250K or more	1.20	0.66	92	3.20	1.42	98	2.15	2.13	47	1.69	1.57	59			
Time deposits < \$250K	0.96	0.62	83	1.41	1.36	53	1.61	1.91	20	1.08	1.42	19			
Other domestic deposits	0.24	0.15	77	0.40	0.36	65	0.47	0.86	16	0.30	0.64	12			
Foreign deposits		0.14			0.42			2.53			1.85			0.84	
Federal funds purchased and repos	0.19	0.17	71	0.45	0.62	48	0.43	1.23	24	0.25	1.03	22	0.16	0.68	17
Other borrowed funds and trading liabilities	0.02	1.27	6	0.96	1.50	27	1.65	1.03	55	1.65	2.10	9	1.33	1.48	45
All interest-bearing funds.....	0.48	0.37	74	0.81	0.74	62	0.82	1.34	12	0.62	1.06	12	0.44	0.71	17

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Assets

	Dollar Amount in Thousands						Percent Change	
		12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	1-Year	5-Year
Real estate loans	8,145,825	7,287,740	5,776,591	5,197,917	3,822,855	11.77	123.56	
Commercial and industrial loans	437,751	417,464	330,293	254,002	136,251	4.86	173.92	
Loans to individuals	35,327	77,049	99,342	131,957	9,383	-54.15	335.28	
Loans to depository institutions and acceptances of other banks	0	0	0	0	0			
Agricultural loans	0	0	0	0	0			
Other loans and leases	13,299	22,829	18,306	11,922	13,247	-41.75	55.34	
Less: Unearned income	0	0	0	0	0			
Loans and leases, net of unearned income	8,632,202	7,805,082	6,224,532	5,595,798	3,981,736	10.60	125.96	
Less: Allowance for loan and lease losses	48,850	60,735	16,852	16,577	15,721	-19.57	221.74	
Net loans and leases	8,583,352	7,744,347	6,207,680	5,579,221	3,966,015	10.83	125.58	
Debt securities that reprice or mature in over 1 year	1,204,244	1,023,953	850,043	897,058	736,947	17.61	137.97	
Mutual funds and equity securities	106,471	141,372	15,522	19,592	9,435	-24.69	1145.13	
Subtotal	9,894,067	8,909,672	7,073,245	6,495,871	4,712,397	11.05	129.05	
Interest-bearing bank balances	110,015	1,150,686	38,601	40,891	19,031	-90.44	-53.60	
Federal funds sold and reverse repos	0	0	0	0	0			
Debt securities that reprice or mature within 1 year	504,670	98,316	69,790	50,469	108,695	413.31	424.20	
Trading assets	0	0	0	0	0			
Total earning assets	10,508,752	10,158,674	7,181,636	6,587,231	4,840,123	3.45	125.85	
Non-interest-bearing cash and due from depository institutions	89,619	88,305	77,939	71,470	90,656	1.49	37.31	
Premises, fixed assets, and leases	149,499	135,431	125,157	115,731	109,868	10.39	109.43	
Other real estate owned	106	106	264	1,381	8,186	0.00	-98.92	
Investment in unconsolidated subsidiaries	2,655	2,655	2,345	2,345	797	0.00	233.12	
Intangible and other assets	998,901	1,066,812	872,528	746,745	371,287	-6.37	152.15	
Total assets	11,748,065	11,450,269	8,259,869	7,524,903	5,420,917	2.60	126.08	
Quarterly average assets	11,873,936	11,695,875	8,207,462	7,525,012	5,412,569	1.52	159.15	
Average loans and leases (YTD)	7,986,317	8,170,210	5,991,569	5,379,160	3,875,953	-2.25	185.42	
Memoranda								
Loans held-for-sale	0	45,524	0	0	241	-100.00	-100.00	
Loans not held-for-sale	8,632,202	7,759,558	6,224,532	5,595,798	3,981,495	11.25	126.06	
Real estate loans secured by 1–4 family	2,852,253	2,883,928	2,827,235	2,568,565	2,129,186	-1.10	36.11	
Commercial real estate loans	5,292,043	4,399,802	2,945,844	2,626,428	1,690,607	20.28	242.84	
Construction and land development	411,574	426,480	232,465	266,370	188,967	-3.50	142.59	
Multifamily	1,006,559	745,719	516,279	443,355	123,458	34.98	665.37	
Nonfarm nonresidential	3,873,910	3,227,603	2,197,100	1,916,703	1,378,182	20.02	211.80	
Real estate loans secured by farmland	1,529	4,010	3,512	2,924	3,062	-61.87	-66.65	
Total investment securities	1,815,385	1,263,641	935,355	967,119	855,077	43.66	197.17	
U.S. Treasury securities	45,474	0	999	985	0			
US agency securities (excluding mortgage-backed securities)	124,333	182,334	156,361	117,242	102,391	-31.81	286.38	
Municipal securities	279,389	238,403	124,450	123,978	149,942	17.19	614.04	
Mortgage-backed securities	888,799	625,970	561,862	642,590	523,975	41.99	92.60	
Asset-backed securities	303,813	16,584	10,322	10,816	0	1731.96		
Other debt securities	67,106	58,978	65,839	51,916	69,334	13.78	-3.51	
Mutual funds and equity securities	106,471	141,372	15,522	19,592	9,435	-24.69	1145.13	
Available-for-sale securities	568,254	183,302	150,960	100,717	91,015	210.01	2635.28	
U.S. Treasury securities	45,474	0	999	985	0			
US agency securities (excluding mortgage-backed securities)	119,948	176,942	149,437	98,740	81,580	-32.21	881.25	
Municipal securities	0	0	25	0	0			
Mortgage-backed securities	100,276	193	499	992	0	51856.48		
Asset-backed securities	297,526	6,167	0	0	0	4724.49		
Other debt securities	5,030	0	0	0	0			
Mutual funds and equity securities	0	0	0	0	9,435		-100.00	
Held-to-maturity securities appreciation (depreciation)	12,086	29,498	8,414	-8,980	-2,411	-59.03		
Available-for-sale securities appreciation (depreciation)	-1,620	3,152	1,320	-804	-1,045			
Structured notes, fair value	304,600	17,189	10,263	0	0	1672.06		
Pledged securities	1,214,197	431,252	474,927	563,142	642,486	181.55	142.07	

Liabilities and Changes in Capital

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change	
						1-Year	5-Year
Demand deposits	2,590,389	2,116,929	360,075	301,516	211,307	22.37	1510.28
NOW, ATS and transaction accounts	4,023,032	768,307	416,858	364,742	302,629	423.62	1277.01
Time deposits less brokered deposits < \$250K	633,803	974,275	790,780	748,606	527,225	-34.95	
MMDA and other savings accounts	2,364,698	5,191,966	4,633,229	4,302,157	3,242,811	-54.45	-24.01
Other non-interest-bearing deposits	0	0	0	0	0	0	
Core deposits	9,611,922	9,051,477	6,200,942	5,717,021	4,283,972	6.19	143.85
Time deposits of \$250K or more	116,241	204,969	145,082	116,805	78,446	-43.29	
Foreign deposits	0	0	0	0	0		
Federal funds purchased and repos	118,770	128,454	71,739	61,760	79,668	-7.54	69.83
Secured federal funds purchased	0	0	0	0	0		
Commercial paper	0	0	0	0	0		
Other borrowings w/remaining maturity of 1 year or less	0	0	363,024	280,618	95,000		
Other borrowings w/remaining maturity over 1 year	0	0	177,058	174,092	193,576		-100.00
Brokered deposits < \$250K	24,957	191,033	0	0	892	-86.94	
Noncore funding	259,968	524,456	756,903	633,275	447,582	-50.43	-55.89
Trading liabilities	0	0	0	0	0		
Subordinated notes and debentures + trust preferred securities	231,903	238,861	97,651	97,199	58,297	-2.91	297.80
Other liabilities	127,719	151,345	51,254	38,050	29,125	-15.61	265.36
Total liabilities	10,231,512	9,966,139	7,106,750	6,485,545	4,818,976	2.66	121.25
Equity Capital							
Perpetual preferred stock (including surplus)	55,527	55,527	0	0	0	0.00	
Common stock	611	609	519	483	336	0.33	81.85
Common surplus	1,091,255	1,082,189	840,693	757,963	354,376	0.84	199.44
Retained earnings	442,306	378,268	358,666	305,056	271,023	16.93	85.69
Accumulated other comprehensive income	-2,821	621	-1,208	-3,450	-5,349		
Other equity capital components	-70,325	-33,084	-45,551	-20,694	-18,445		
Total holding company equity capital	1,516,553	1,484,130	1,153,119	1,039,358	601,941	2.18	165.11
Noncontrolling (minority) interest in subsidiaries	0	0	0	0	0		
Total equity capital, including minority interest	1,516,553	1,484,130	1,153,119	1,039,358	601,941	2.18	165.11
Total liabilities and capital	11,748,065	11,450,269	8,259,869	7,524,903	5,420,917	2.60	126.08
Memoranda							
Non-interest-bearing deposits	2,590,389	2,116,929	360,075	301,516	211,307	22.37	1510.28
Interest-bearing deposits	7,162,731	7,330,550	5,985,949	5,532,310	4,152,003	-2.29	76.87
Total deposits	9,753,120	9,447,479	6,346,024	5,833,826	4,363,310	3.24	131.63
Long-term debt that reprices within 1 year	35,000	81,804	72,500	72,500	22,500	-57.21	55.56
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	1,484,130	1,153,119	1,039,358	601,941	572,038		
Accounting restatements	0	-4	0	0	0		
Net income	110,076	63,309	88,574	71,932	42,470		
Net sale of new perpetual preferred stock	0	55,527	0	0	0		
Net sale of new common stock	0	0	0	0	0		
Sale of treasury stock	0	0	0	0	0		
Less: Purchase of treasury stock	36,059	14,814	26,066	10,837	0		
Changes incident to business combinations	0	261,445	76,481	402,555	0		
Less: Dividends declared	44,510	42,917	34,241	29,564	19,286		
Change in other comprehensive income	-3,442	1,830	2,241	1,753	268		
Changes in debit to ESOP liability	0	0	0	-8,400	0		
Other adjustments to equity capital	6,358	6,635	6,772	9,978	6,451		
Holding company equity capital, ending balance	1,516,553	1,484,130	1,153,119	1,039,358	601,941		

Percent Composition of Assets

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Percent of Total Assets															
Real estate loans	69.34	36.25	96	63.65	36.22	93	69.94	52.67	88	69.08	53.63	81	70.52	53.41	85
Commercial and industrial loans	3.73	10.76	10	3.65	13.52	10	4	11.45	11	3.38	11.42	8	2.51	10.82	6
Loans to individuals	0.30	3.36	24	0.67	3.40	32	1.20	2.71	59	1.75	2.65	64	0.17	2.58	16
Loans to depository institutions and acceptances of other banks	0	0.02	34	0	0.03	31	0	0	44	0	0	44	0	0	45
Agricultural loans.....	0	0.18	12	0	0.19	11	0	0.53	17	0	0.47	18	0	0.51	17
Other loans and leases.....	0.11	4.47	4	0.20	4.63	4	0.22	1.08	51	0.16	2.64	17	0.24	2.62	19
Net loans and leases.....	73.06	58.67	83	67.63	61.58	67	75.15	72.36	59	74.14	73.30	52	73.16	72.64	46
Debt securities over 1 year.....	10.25	19.46	18	8.94	15.55	21	10.29	13.66	33	11.92	13.20	48	13.59	13.96	53
Mutual funds and equity securities	0.91	0.06	98	1.23	0.05	99	0.19	0.06	84	0.26	0.05	90	0.17	0.07	81
Subtotal	84.22	79.22	67	77.81	78.16	31	85.63	86.76	36	86.32	87.24	36	86.93	87.26	39
Interest-bearing bank balances	0.94	8.50	5	10.05	7.51	70	0.47	2.97	12	0.54	2.30	27	0.35	2.34	15
Federal funds sold and reverse repos	0	0.54	28	0	0.82	26	0	0.03	36	0	0.01	38	0	0.02	35
Debt securities 1 year or less	4.30	1.56	89	0.86	1.68	37	0.84	2.10	36	0.67	2.14	38	2.01	1.92	71
Trading assets	0	0.49	19	0	1.01	17	0	0.03	38	0	0.02	38	0	0.02	35
Total earning assets.....	89.45	91.77	20	88.72	91.05	17	86.95	92.39	2	87.54	92.24	3	89.29	92.22	10
Non-interest cash and due from depository institutions.....	0.76	0.82	45	0.77	1.07	31	0.94	1.14	38	0.95	1.25	32	1.67	1.26	71
Other real estate owned.....	0	0.01	27	0	0.02	15	0	0.04	29	0.02	0.04	48	0.15	0.06	84
All other assets.....	9.80	7.35	80	10.52	7.82	85	12.11	6.41	97	11.51	6.39	97	9.04	6.45	85
Memoranda															
Short-term investments	5.23	11.47	24	10.91	11.17	55	1.31	5.36	10	1.21	4.70	16	2.36	4.63	39
U.S. Treasury securities.....	0.39	1.47	47	0	0.84	17	0.01	0.29	59	0.01	0.37	59	0	0.22	31
US agency securities (excluding mortgage-backed securities)	1.06	0.82	70	1.59	0.63	83	1.89	1.25	68	1.56	1.67	60	1.89	1.50	65
Municipal securities	2.38	1.73	65	2.08	1.69	65	1.51	2.58	44	1.65	2.66	46	2.77	2.97	63
Mortgage-backed securities	7.57	14.14	20	5.47	11.75	17	6.80	9.38	36	8.54	8.73	55	9.67	9.19	58
Asset-backed securities	2.59	0.50	90	0.14	0.32	64	0.12	0.30	76	0.14	0.26	79	0	0.23	34
Other debt securities	0.57	0.53	64	0.52	0.42	68	0.80	0.53	70	0.69	0.52	70	1.28	0.48	83
Loans held-for-sale.....	0	0.55	7	0.40	0.52	51	0	0.39	8	0	0.29	9	0	0.32	21
Loans held for investment	73.48	58.06	85	67.77	61.72	65	75.36	72.01	63	74.36	73.24	52	73.45	72.42	51
Real estate loans secured by 1–4 family	24.28	11.46	90	25.19	11.91	91	34.23	16.02	91	34.13	16.83	89	39.28	16.44	93
Revolving	1.06	1.42	49	1.32	1.66	51	2.08	2.24	52	2.66	2.43	58	2.66	2.71	54
Closed-end, secured by first liens	22.94	9.67	89	22.71	9.81	92	30.42	13.07	91	29.52	13.60	89	34.27	13.03	93
Closed-end, secured by junior liens	0.29	0.17	82	1.15	0.22	93	1.73	0.37	98	1.96	0.41	97	2.34	0.39	97
Commercial real estate loans	45.05	22.69	91	38.43	22.22	89	35.66	33.26	61	34.90	33.39	60	31.19	33.79	43
Construction and land development.....	3.50	3.34	58	3.72	3.40	58	2.81	5	27	3.54	4.78	38	3.49	4.55	41
Multifamily.....	8.57	3.57	86	6.51	3.12	86	6.25	4.76	73	5.89	5.12	73	2.28	5.32	33
Nonfarm nonresidential	32.97	14.57	96	28.19	14.72	92	26.60	21.85	74	25.47	21.85	69	25.42	22.30	67
Real estate loans secured by farmland.....	0.01	0.30	34	0.04	0.33	40	0.04	0.95	34	0.04	0.88	30	0.06	0.81	32

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Loan commitments (reported semiannually, June/Dec)	2,042,447	1,316,221	1,035,613	809,410	598,598
Commit: Secured commercial real estate loans	1,004,584	344,886	316,616	217,537	125,704
Commit: Unsecured real estate loans	0	0	0	0	0
Credit card lines (reported semiannually, June/Dec)	0	0	0	0	0
Securities underwriting	0	0	0	0	0
Standby letters of credit	19,018	22,723	26,603	20,191	9,873
Commercial and similar letters of credit	1,040	3,020	455	653	492
Securities lent	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor)	49,874	15,525	16,143	16,735	0
Credit derivatives - notional amount (holding company as beneficiary)	19,778	4,219	0	0	0
Credit derivative contracts w/ purchased credit protection-investment grade	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-noninvest grade	69,651	19,744	16,143	16,735	0

Derivative Contracts

Interest rate futures and forward contracts	0	26,153	0	198	241
Written options contracts (interest rate)	24,680	0	0	0	0
Purchased options contracts (interest rate)	24,680	0	0	0	0
Interest rate swaps	1,828,094	1,451,755	675,239	118,611	0
Futures and forward foreign exchange	0	0	0	0	0
Written options contracts (foreign exchange)	0	0	0	0	0
Purchased options contracts (foreign exchange)	0	0	0	0	0
Foreign exchange rate swaps	0	0	0	0	0
Commodity and other futures and forward contracts	0	0	0	0	0
Written options contracts (commodity and other)	0	0	0	0	0
Purchased options contracts (commodity and other)	0	0	0	0	0
Commodity and other swaps	0	0	0	0	0

BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
17.39	22.78	40	11.50	22.01	13	12.54	16.97	24	10.76	17.31	16	11.04	17.28	18
0.16	0.65	16	0.20	0.71	17	0.32	0.36	51	0.27	0.35	44	0.18	0.40	30
0.01	0.02	60	0.03	0.02	75	0.01	0.01	78	0.01	0.01	80	0.01	0.01	77
0	0.10	41	0	0.18	40	0	0	49	0	0	50	0	0	49
0.42	0.24	74	0.14	0.35	62	0.20	0	96	0.22	0.02	91	0	0.01	45
0.17	0.18	70	0.04	0.30	62	0	0	48	0	0.01	46	0	0	46
0	0.18	34	0	0.25	34	0	0.01	46	0	0.01	46	0	0	46
0.59	0.13	84	0.17	0.30	76	0.20	0	97	0.22	0	96	0	0	48
15.98	46.30	50	12.91	48.62	34	8.17	2.95	81	1.58	6.51	36	0	6.82	11
15.98	32.46	52	12.91	34.36	37	8.17	2.87	81	1.58	6.40	36	0	6.72	11
0	3.25	12	0.23	6.21	35	0	0.08	39	0	0.25	45	0	0.28	44
0.21	1.41	38	0	2.18	9	0	0.13	36	0	0.26	20	0	0.28	19
0.21	1.31	60	0	1.46	22	0	0.02	45	0	0.07	40	0	0.08	41
15.56	20.49	57	12.68	20.83	45	8.17	2.19	82	1.58	5.18	45	0	5.41	14
0	6.30	26	0	6.01	25	0	0	47	0	0	47	0	0	45
0	3.78	27	0	3.47	25	0	0	47	0	0	47	0	0	45
0	0.04	40	0	0.03	40	0	0	48	0	0	49	0	0	48
0	0.04	40	0	0.04	40	0	0	48	0	0	49	0	0	48
0	0.76	38	0	0.77	39	0	0	49	0	0	49	0	0	49
0	0.92	34	0	1.86	32	0	0	48	0	0	48	0	0	47
0	0.07	43	0	0.14	42	0	0	49	0	0	49	0	0	49
0	0.32	38	0	0.52	36	0	0	48	0	0	49	0	0	48
0	0.21	38	0	0.37	36	0	0	48	0	0	48	0	0	48
0	0.31	38	0	0.32	36	0	0	49	0	0	49	0	0	49
Percent of Average Loans and Leases														
Loan commitments (reported semiannually, June/Dec)	25.57	44.98	22	16.11	42.82	6	17.28	24.81	20	15.05	25.18	15	15.44	25.74
														14

Derivative Instruments

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Notional Amount					
Derivative contracts	1,877,454	1,477,908	675,239	118,809	241
Interest rate contracts	1,877,454	1,477,908	675,239	118,809	241
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivatives Position					
Futures and forwards	0	26,153	0	198	241
Written options	24,680	0	0	0	0
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	24,680	0	0	0	0
Purchased options	24,680	0	0	0	0
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	24,680	0	0	0	0
Swaps	1,828,094	1,451,755	675,239	118,611	0
Held for trading.....	0	0	0	0	0
Interest rate contracts	0	0	0	0	0
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Non-traded.....	1,877,454	1,477,908	675,239	118,809	241
Interest rate contracts	1,877,454	1,477,908	675,239	118,809	241
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivative contracts (excluding futures and FX 14 days or less)	1,980,005	1,487,024	707,525	135,544	241
One year or less	26,936	0	26	8,150	241
Over 1 year to 5 years	596,012	301,177	53,657	13,587	0
Over 5 years	1,357,057	1,185,847	653,842	113,807	0
Gross negative fair value (absolute value)	23,326	46,169	10,815	1,840	0
Gross positive fair value.....	23,259	46,019	10,266	1,758	0
Held for trading.....	0	0	0	0	0
Non-traded.....	23,259	46,019	10,266	1,758	0
Current credit exposure on risk-based capital derivative contracts	23,259	46,019	10,266	1,671	0
Credit losses on derivative contracts	0	0	0	0	0
Past Due Derivative Instruments Fair Value					
30-89 days past due.....	0	0	0	0	0
90+ days past due	0	0	0	0	0

Derivatives Analysis

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
	100	94.17	75	100	94.10	77	100	99.57	60	100	99.91	54	100	99.91	56
Percent of Notional Amount															
Interest rate contracts	0	3.47	25	0	3.49	25	0	0.14	42	0	0	46	0	0.04	44
Foreign exchange contracts	0	1.14	34	0	1.17	32	0	0.07	45	0	0	47	0	0	47
Futures and forwards	0	11.16	7	1.77	14.05	26	0	14.06	16	0.17	11.75	35	100	12.76	98
Written options	1.31	6.28	32	0	8.18	6	0	11.73	13	0	11.14	16	0	9.73	15
Exchange-traded	0	0.12	42	0	0.14	40	0	0	48	0	0	49	0	0	49
Over-the-counter	1.31	5.96	35	0	7.73	7	0	10.84	13	0	10.65	16	0	9.46	15
Purchased options	1.31	3.27	56	0	3.42	19	0	2.45	35	0	1.29	38	0	1.44	38
Exchange-traded	0	0.12	41	0	0.15	40	0	0	49	0	0	49	0	0	49
Over-the-counter	1.31	2.87	58	0	2.86	21	0	2.28	36	0	1.22	38	0	1.27	39
Swaps	97.37	74.26	81	98.23	68.76	89	100	64.61	90	99.83	65.42	80	0	66.04	9
Held for trading	0	40.42	21	0	43.53	19	0	15.01	35	0	13.60	38	0	16.18	35
Interest rate contracts	0	34.15	21	0	36.62	19	0	16.17	35	0	12.87	38	0	16.40	36
Foreign exchange contracts	0	1.68	33	0	1.60	32	0	0.11	46	0	0	48	0	0	47
Equity, commodity, and other contracts	0	0.60	39	0	0.68	38	0	0	48	0	0	49	0	0	49
Non-traded	100	59.58	78	100	56.47	80	100	84.99	64	100	86.40	61	100	83.82	64
Interest rate contracts	100	56.71	85	100	53.82	87	100	84.69	69	100	85.51	64	100	83.04	68
Foreign exchange contracts	0	0.40	33	0	0.46	34	0	0.01	44	0	0	47	0	0.01	46
Equity, commodity, and other contracts	0	0.09	38	0	0.10	37	0	0.01	47	0	0	48	0	0	48
Derivative contracts (excluding futures and forex 14 days or less)	105.46	92.53	88	100.62	91.48	79	104.78	80.07	94	114.09	82.85	95	100	87.47	80
One year or less	1.43	27.56	14	0	32.05	4	0	15.20	30	6.86	12.75	56	100	15.62	98
Over 1 year to 5 years	31.75	27.01	54	20.38	27.06	45	7.95	22.92	36	11.44	22.66	44	0	21.68	15
Over 5 years	72.28	29.89	88	80.24	29.56	95	96.83	34.12	96	95.79	36.28	94	0	37.90	13
Gross negative fair value (absolute value)	1.24	0.98	66	3.12	1.55	79	1.60	1.30	58	1.55	0.66	89	0	0.50	7
Gross positive fair value	1.24	1.34	45	3.11	2.23	71	1.52	1.14	65	1.48	1.10	74	0	0.92	2
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0.02	0.04	61	0.05	0.07	63	0.01	0	82	0	0.01	53	0	0	12
Gross positive fair value (X)	0.02	0.05	46	0.05	0.09	44	0.01	0	85	0	0.01	49	0	0.01	7
Held for trading (X)	0	0.04	22	0	0.07	19	0	0	44	0	0	40	0	0	37
Non-traded (X)	0.02	0.01	83	0.05	0.02	85	0.01	0	91	0	0.01	59	0	0	11
Current credit exposure (X)	0.02	0.04	56	0.05	0.06	51	0.01	0.01	73	0	0	60	0	0	16
Credit losses on derivative contracts	0	0	46	0	0	43	0	0	50	0	0	49	0	0	49
Past Due Derivative Instruments Fair Value															
30-89 days past due	0	0	47	0	0	46	0	0	50	0	0	50	0	0	50
90+ days past due	0	0	47	0	0	47	0	0	50	0	0	50	0	0	50
Other Ratios															
Current credit exposure / Risk-weighted assets	0.26	0.46	51	0.58	0.85	51	0.17	0.10	72	0.03	0.06	62	0	0.05	16

Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Change: Allowance for Loan and Lease Losses excluding ATTR					
Beginning balance	60,735	16,852	16,577	15,721	15,183
Gross losses	973	20,154	2,805	3,720	5,325
Write-downs, transfers to loans held-for-sale	0	0	0	0	0
Recoveries	1,433	1,296	1,443	1,086	1,418
Net losses	-460	18,858	1,362	2,634	3,907
Provision for loan and lease losses	-12,345	57,401	1,637	3,490	4,445
Adjustments	0	5,340	0	0	0
Ending balance	48,850	60,735	16,852	16,577	15,721
Memo: Allocated transfer risk reserve (ATTRR)	0	0	0	0	0

BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Analysis Ratios														
Provision for loan and lease losses / Average assets	-0.11	-0.09	42	0.51	0.51	56	0.02	0.12	18	0.05	0.12	27	0.08	0.11
Provision for loan and lease losses / Average loans and leases	-0.15	-0.16	45	0.70	0.82	45	0.03	0.16	18	0.06	0.16	27	0.11	0.16
Provision for loan and lease losses / Net loan and lease losses	2,683.70	-105.48	95	304.39	487.86	43	120.19	142.73	50	132.50	182.69	46	113.77	110.75
Allowance for loan and lease losses / Total loans and leases not held for sale	0.57	1.23	10	0.78	1.58	10	0.27	0.94	2	0.30	0.94	2	0.39	0.95
Allowance for loan and lease losses / Total loans and leases	0.57	1.20	12	0.78	1.55	10	0.27	0.93	2	0.30	0.93	2	0.39	0.94
Allowance for loan and lease losses / Net loans and leases losses (X)	21.39			3.22	11.58	12	12.37	17.18	60	6.29	21.35	28	4.02	16.23
Allowance for loan and lease losses / Nonaccrual assets	191.24	364.13	26	111.19	299.17	12	67.19	315.75	6	62.99	285.36	7	69.63	270.69
All LL / 90+ days past due + nonaccrual loans and leases	190.89	287.08	33	111.19	244.34	18	67.19	283.41	10	62.99	259.30	8	69.63	232.03
Gross loan and lease losses / Average loans and leases	0.01	0.19	3	0.25	0.34	49	0.05	0.16	22	0.07	0.15	34	0.14	0.16
Recoveries / Average loans and leases	0.02	0.08	15	0.02	0.07	13	0.02	0.05	40	0.02	0.05	29	0.04	0.06
Net losses / Average loans and leases	-0.01	0.11	8	0.23	0.27	56	0.02	0.11	28	0.05	0.09	43	0.10	0.10
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	43	0	0	44	0	0	49	0	0	48	0	0
Recoveries / Prior year-end losses	7.11	34.67	10	46.20	33.98	75	38.79	41.80	55	20.39	51.25	29	31.58	50.41
Earnings coverage of net loan and lease losses (X)	-282.38	39.72	4	7.34	22.91	34	80.03	22.46	83	33.78	29.27	62	17.86	0.97
Net Loan and Lease Losses By Type														
Real estate loans	0	0.02	29	0.25	0.04	96	0.02	0.02	65	0.05	0.01	79	0.11	0.02
Real estate loans secured by 1-4 family	-0.02	-0.02	39	0.11	0.01	92	0.06	0.02	81	0.02	0.01	67	0.15	0.03
Revolving	-0.39	-0.07	11	0.66	0.01	95	-0.01	0.02	24	0.06	0.02	75	0.01	0.03
Closed-end	0	-0.01	55	0.08	0	91	0.06	0.02	83	0.02	0.01	68	0.16	0.02
Commercial real estate loans	0	0.04	41	0.33	0.07	92	0	0.02	30	0.07	0.01	86	0.05	0.01
Construction and land development	0	0	64	0	0	59	0	-0.02	62	0	-0.02	57	0	-0.04
1-4 family	0	0	57	0	0	59	0	0	54	0	0	54	0	0
Other	0	0	64	0	0	57	0	-0.02	62	0	-0.02	60	0	-0.04
Multifamily	0.02	0.01	86	0	0	58	0	0	56	0	0	50	0	0
Nonfarm nonresidential	0	0.05	19	0.46	0.11	89	-0.01	0.03	17	0.10	0.02	86	0.06	0.02
Owner-occupied	0	0.01	14	0.05	0.02	81	0.02	0.01	76	0.01	0.01	69	0	0.01
Other	0	0.04	48	0.40	0.08	89	-0.02	0.01	5	0.09	0.01	90	0.06	0.01
Real estate loans secured by farmland	0	0	54	0	0.02	46	0	0.01	45	0	0	49	0	0
Commercial and industrial loans	0.01	0.17	19	0.18	0.47	29	-0.05	0.27	5	0.05	0.18	38	-0.10	0.18
Loans to individuals	0.71		0.10	1.13	7	0.09	0.74	11	0.04	0.71	3	0.29	0.78	23
Credit card loans	1.84			2.92			1.89			1.65			1.60	
Agricultural loans	0.02			0.19			0.02			0.03			0.06	
Loans to foreign governments and institutions	0			0										
Other loans and leases	0	0.10	32	0	0.15	25	0	0.14	33	0	0.28	30	0	0.27

Past Due and Nonaccrual Assets

Dollar Amount in Thousands	12/31/2021		12/31/2020		12/31/2019		12/31/2018		12/31/2017						
30+ Days Past Due and Nonaccrual Assets															
30–89 days past due loans and leases		13,605		35,080		14,798		25,874		20,796					
90+ days past due loans and leases		46		0		0		0		0					
Nonaccrual loans and leases		25,544		54,625		25,081		26,316		22,577					
Total past due and nonaccrual loans and leases		39,195		89,705		39,879		52,190		43,373					
Restructured 30–89 days past due		225		756		1,148		2,761		1,412					
Restructured 90+ days past due		0		0		0		0		0					
Restructured nonaccrual		11,317		5,490		6,568		3,627		8,822					
Total restructured loans and leases		11,542		6,246		7,716		6,388		10,234					
30–89 days past due loans held for sale		0		0		0		0		0					
90+ days past due loans held for sale		0		0		0		0		0					
Nonaccrual loans held for sale		0		0		0		0		0					
Total past due and nonaccrual loans held for sale		0		0		0		0		0					
Restructured loans and leases in compliance		12,118		12,008		16,892		20,084		36,256					
Other real estate owned		106		106		264		1,381		8,186					
Other Assets															
30–89 days past due		0		0		0		0		0					
90+ days past due		0		0		0		0		0					
Nonaccrual		0		0		0		0		0					
Total other assets past due and nonaccrual		0		0		0		0		0					
Percent of Loans and Leases															
30–89 days past due loans and leases	0.16	0.32	32	0.45	0.39	68	0.24	0.31	48	0.46	0.32	76	0.52	0.32	79
90+ days past due loans and leases	0	0.10	22	0	0.12	9	0	0.03	15	0	0.03	14	0	0.04	14
Nonaccrual loans and leases	0.30	0.46	29	0.70	0.66	58	0.40	0.48	44	0.47	0.49	57	0.57	0.46	69
90+ days past due and nonaccrual loans and leases	0.30	0.62	23	0.70	0.85	45	0.40	0.54	35	0.47	0.54	50	0.57	0.55	62
30–89 days past due restructured	0	0.01	55	0.01	0.01	65	0.02	0	87	0.05	0.01	94	0.04	0.01	89
90+ days past due restructured	0	0	30	0	0.01	29	0	0	45	0	0	43	0	0	41
Nonaccrual restructured	0.13	0.10	67	0.07	0.13	41	0.11	0.07	70	0.06	0.10	47	0.22	0.10	87
30–89 days past due loans held for sale	0	0	40	0	0	38	0	0	47	0	0	47	0	0	48
90+ days past due loans held for sale	0	0	41	0	0	41	0	0	48	0	0	48	0	0	48
Nonaccrual loans held for sale	0	0	40	0	0.01	38	0	0	48	0	0	48	0	0	48
Percent of Loans and Leases and Other Assets															
30+ Days Past Due and Nonaccrual															
30–89 days past due assets	0.16	0.32	32	0.45	0.40	68	0.24	0.31	48	0.46	0.32	76	0.52	0.32	79
90+ days past due assets	0	0.10	20	0	0.12	8	0	0.03	15	0	0.03	14	0	0.04	14
Nonaccrual assets	0.30	0.47	29	0.70	0.67	58	0.40	0.48	43	0.47	0.49	57	0.57	0.47	69
30+ days past due and nonaccrual assets	0.45	0.97	19	1.15	1.29	53	0.64	0.87	38	0.93	0.88	61	1.09	0.89	71
Percent of Total Assets															
90+ days past due and nonaccrual assets	0.22	0.36	29	0.48	0.52	51	0.30	0.39	39	0.35	0.39	53	0.42	0.40	65
90+ days past due and nonaccrual assets + other real estate owned	0.22	0.37	27	0.48	0.55	48	0.31	0.45	34	0.37	0.45	47	0.57	0.48	69
Restructured and Nonaccrual Loans and Leases															
+ OREO as Percent of:															
Total assets	0.32	0.41	47	0.59	0.60	54	0.53	0.56	52	0.67	0.59	62	1.26	0.63	86
Allowance for loan and lease losses	77.77	62.64	74	111.13	66.66	84	257.45	92.08	94	304.89	95.97	95	435.28	100.14	97
Equity capital + allowance for loan and lease losses	2.43	3.60	38	4.37	4.97	46	3.71	4.77	42	4.79	5.09	54	11.08	5.57	85
Tier 1 capital + allowance for loan and lease losses	3.47	4.30	45	6.37	6.05	61	5.37	5.30	57	6.96	5.65	68	14.22	6.11	91
Loans and leases + other real estate owned	0.44	0.71	34	0.86	0.97	46	0.70	0.78	53	0.90	0.82	60	1.72	0.86	88

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases

			12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
			BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type																	
Real estate	30–89 days past due		0.16	0.26	38	0.43	0.39	64	0.25	0.28	58	0.50	0.29	80	0.47	0.29	82
	90+ days past due		0	0.12	32	0	0.16	14	0	0.03	24	0	0.03	19	0	0.05	19
	Nonaccrual.....		0.31	0.52	34	0.68	0.76	51	0.42	0.45	48	0.48	0.48	57	0.58	0.43	75
Commercial and industrial	30–89 days past due		0.04	0.24	14	0.88	0.23	92	0.03	0.22	23	0	0.23	8	2	0.27	97
	90+ days past due		0	0.04	18	0	0.03	16	0	0.02	30	0	0.02	32	0	0.01	32
	Nonaccrual.....		0.06	0.57	10	0.77	0.75	58	0.17	0.74	23	0.63	0.61	61	0.37	0.60	44
Individuals	30–89 days past due		0	0.63	6	0.40	0.83	28	0	0.60	5	0	0.68	6	0	0.69	5
	90+ days past due		0	0.09	17	0	0.14	19	0	0.02	31	0	0.03	31	0	0.03	29
	Nonaccrual.....		0.05	0.17	41	2.70	0.28	93	0.02	0.12	41	0	0.15	14	0	0.21	14
Depository institution loans	30–89 days past due			0.01			0			0			0			0	
	90+ days past due			0			0			0			0			0	
	Nonaccrual.....			0			0			0			0			0	
Agricultural	30–89 days past due			0.07			0.17			0.10			0.11			0.15	
	90+ days past due			0			0			0			0.01			0	
	Nonaccrual.....			0.70			0.49			0.80			0.46			0.31	
Foreign governments	30–89 days past due			0.50			0										
	90+ days past due			0			0										
	Nonaccrual.....			0.15			0.09										
Other loans and leases	30–89 days past due		0	0.12	16	0	0.18	15	0	0.28	23	0	0.18	23	0	0.12	27
	90+ days past due		0	0.01	34	0	0.01	33	0	0	40	0	0	41	0	0	44
	Nonaccrual.....		0	0.09	21	0	0.15	19	0	0.04	37	0	0.04	36	0	0.06	36

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases—Continued

		12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017			
		BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	
Memoranda																	
1–4 family	30–89 days past due	0.46	0.46	60	0.66	0.65	64	0.42	0.53	50	0.65	0.52	68	0.77	0.56	71	
	90+ days past due	0	0.24	18	0	0.33	16	0	0.05	28	0	0.04	22	0	0.06	22	
	Nonaccrual	0.42	0.71	39	0.34	0.89	20	0.37	0.55	32	0.42	0.61	39	0.30	0.65	29	
Revolving	30–89 days past due	0.22	0.28	46	0.79	0.48	78	0.64	0.36	76	0.97	0.36	84	0.37	0.29	65	
	90+ days past due	0	0.02	35	0	0.03	30	0	0.01	37	0	0.02	37	0	0.02	35	
	Nonaccrual	1.73	1.18	79	1.12	1.13	67	0.98	0.34	89	0.58	0.35	77	0.41	0.42	59	
Closed-end	30–89 days past due	0.47	0.49	60	0.65	0.65	63	0.40	0.56	45	0.62	0.54	65	0.80	0.63	68	
	90+ days past due	0	0.26	18	0	0.38	17	0	0.05	29	0	0.05	24	0	0.06	24	
	Nonaccrual	0.36	0.67	33	0.30	0.87	19	0.33	0.57	29	0.41	0.64	37	0.29	0.68	27	
Junior lien	30–89 days past due	0	0.01	27	0	0.02	10	0	0.02	27	0.02	0.02	57	0.01	0.03	37	
	90+ days past due	0	0	36	0	0	32	0	0	41	0	0	38	0	0	36	
	Nonaccrual	0.14	0.03	94	0	0.04	6	0.01	0.03	42	0.02	0.03	46	0.02	0.04	45	
Commercial real estate	30–89 days past due	0	0.15	9	0.28	0.26	66	0.10	0.15	47	0.35	0.16	81	0.10	0.15	47	
	90+ days past due	0	0.01	60	0	0.02	23	0	0.02	34	0	0.02	31	0	0.02	31	
	Nonaccrual	0.25	0.38	48	0.90	0.62	71	0.48	0.34	67	0.53	0.41	68	0.92	0.33	91	
Construction and development	30–89 days past due	0	0.17	17	0	0.28	11	0.02	0.20	48	0	0.17	21	0	0.18	20	
	90+ days past due	0.01	0.01	83	0	0.01	35	0	0.01	43	0	0	44	0	0.01	42	
	Nonaccrual	0.24	0.20	75	1.66	0.41	87	0	0.18	21	0	0.18	21	0.05	0.21	50	
1–4 family	30–89 days past due	0	0.02	30	0	0.03	28	0	0.05	33	0	0.07	32	0	0.05	33	
	90+ days past due	0.01	0	90	0	0	42	0	0	47	0	0	48	0	0	46	
	Nonaccrual	0.24	0.01	96	1.20	0.03	97	0	0.01	40	0	0.04	37	0.05	0.04	78	
Other	30–89 days past due	0	0.13	21	0	0.22	13	0.02	0.12	62	0	0.06	28	0	0.08	26	
	90+ days past due	0	0	41	0	0	40	0	0	44	0	0	45	0	0.01	44	
	Nonaccrual	0	0.16	18	0.46	0.35	77	0	0.14	24	0	0.10	25	0	0.12	25	
Multifamily	30–89 days past due	0	0.07	27	0	0.09	22	0	0.03	38	0	0.03	36	0	0.04	35	
	90+ days past due	0	0	46	0	0	45	0	0	46	0	0	46	0	0	45	
	Nonaccrual	0	0.17	21	0	0.11	20	0	0.03	37	0	0.04	34	0	0.05	33	
Nonfarm non-residential	30–89 days past due	0.01	0.13	15	0.38	0.23	75	0.13	0.13	60	0.48	0.17	84	0.13	0.14	56	
	90+ days past due	0	0.01	31	0	0.02	26	0	0.02	37	0	0.02	34	0	0.02	33	
	Nonaccrual	0.32	0.45	49	1.01	0.80	64	0.64	0.36	75	0.73	0.52	70	1.13	0.40	93	
Owner Occupied	30–89 days past due	0.01	0.04	27	0.03	0.07	42	0.07	0.06	63	0.28	0.08	85	0.02	0.06	38	
	90+ days past due	0	0	37	0	0	33	0	0.01	40	0	0	38	0	0.01	35	
	Nonaccrual	0.23	0.17	67	0.43	0.27	73	0.25	0.19	65	0.05	0.20	32	0.46	0.16	87	
Other	30–89 days past due	0	0.08	14	0.35	0.14	81	0.06	0.05	73	0.21	0.07	82	0.11	0.06	75	
	90+ days past due	0	0	37	0	0.01	33	0	0.01	41	0	0.01	39	0	0.01	39	
	Nonaccrual	0.09	0.23	40	0.57	0.44	66	0.39	0.14	80	0.68	0.22	81	0.67	0.16	90	
Farmland	30–89 days past due	0	0.10	31	0	0.11	30	0	0.21	28	0	0.09	32	0	0.10	34	
	90+ days past due	0	0	45	0	0	45	0	0.01	45	0	0	46	0	0	45	
	Nonaccrual	0	0.69	23	0	1.13	19	0	1.06	24	0	0.49	27	0	0.44	28	
Credit card	30–89 days past due		0.81			0.95			0.87			1.03			0.83		
	90+ days past due		0.45			0.63			0.18			0.26			0.22		
	Nonaccrual		0.10			0.05			0			0.07			0.08		

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017										
Common Equity Tier 1 Capital															
Common stock plus related surplus	1,021,541	1,049,714	795,661	737,752	336,267										
Retained earnings	442,306	378,268	358,666	305,056	271,023										
Accumulated other comprehensive income (AOCI)	-2,821	621	-1,208	-3,450	-5,349										
Common equity tier 1 minority interest	0	0	0	0	0										
Common equity tier 1 capital before adjustments/deductions	1,461,026	1,428,603	1,153,119	1,039,358	601,941										
Common Equity Tier 1 Capital: Adjustments/Deductions															
Less: Goodwill, intangible assets, and deferred tax assets	546,759	556,597	425,232	395,035	157,052										
Accumulated other comprehensive income-related adjustments	-2,821	621	-1,208	-3,450	-5,102										
Other deductions from common equity tier 1 capital	0	0	0	0	0										
Subtotal:	917,088	871,385	729,095	647,773	449,991										
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0										
Common equity tier 1 capital	917,088	871,385	729,095	647,773	449,991										
Additional Tier 1 Capital															
Additional tier 1 capital instruments and related surplus	127,430	126,888	62,651	62,199	22,500										
Non-qualifying capital instruments	0	0	0	0	0										
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	0	0										
Additional tier 1 capital before deductions	127,430	126,888	62,651	62,199	22,500										
Less: Additional tier 1 capital deductions	0	0	0	0	6,937										
Additional tier 1 capital	127,430	126,888	62,651	62,199	15,563										
Tier 1 Capital	1,044,518	998,273	791,746	709,972	465,554										
Tier 2 Capital															
Tier 2 capital instruments and related surplus	160,000	167,500	35,000	35,000	35,000										
Non-qualifying capital instruments	0	0	0	0	0										
Total capital minority interest not included in tier 1 capital	0	0	0	0	0										
Allowance for loan and lease losses in tier 2 capital	52,854	64,597	18,231	17,584	16,348										
Exited advanced approach eligible credit reserves															
Unrealized gains on AFS preferred stock classified as equity					0										
Tier 2 capital before deductions	212,854	232,097	53,231	52,584	51,348										
Exited advanced approach tier 2 capital before deductions															
Less: Tier 2 capital deductions	0	0	0	0	0										
Tier 2 capital	212,854	232,097	53,231	52,584	51,348										
Exited advanced approach tier 2 capital															
Total capital	1,257,372	1,230,370	844,977	762,556	516,902										
Exited advanced approach total capital															
Total Assets for Capital Ratios															
Average total consolidated assets, adjusted	11,873,936	11,135,791	8,207,462	7,525,012	5,412,569										
Less: Deductions from common equity tier 1 capital	546,759	556,597	425,232	395,035	163,989										
Less: Other deductions	0	3,487	0	0	0										
Total assets for leverage ratio	11,327,177	10,575,707	7,782,230	7,129,977	5,248,580										
Total risk-weighted assets	8,940,018	7,892,045	6,003,894	5,330,052	3,702,725										
Exited advanced approach total RWA															
Capital Ratios															
Common equity tier 1 capital, column A	10.26	12.37	22	11.04	12.35	32	12.14	12.50	55	12.15	12.37	58	12.15	11.95	61
Common equity tier 1 capital, column B	0	0.29	46	0	0.30	46	0	0	50	0	0	50	0	0	50
Tier 1 capital, column A	11.68	13.11	29	12.65	13.08	51	13.19	13.19	59	13.32	13.03	67	12.57	12.68	58
Tier 1 capital, column B	0	0.34	46	0	0.34	46	0	0	50	0	0	50	0	0	50
Total capital, column A	14.06	14.91	38	15.59	15.23	64	14.07	14.63	46	14.31	14.48	54	13.96	14.15	55
Total capital, column B	0	0.37	46	0	0.39	46	0	0	50	0	0	50	0	0	50
Tier 1 leverage	9.22	8.98	63	9.44	9.13	62	10.17	10.39	49	9.96	10.37	41	8.87	10.04	20
Supplementary leverage ratio, advanced approaches HCs		6.71		8.72											

Foreign Activities

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Foreign Activities					
Total foreign loans and leases	0	0	0	0	0
Real estate loans.....	0	0	0	0	0
Commercial and industrial loans	0	0	0	0	0
Loans to depository institutions and other banks acceptances	0	0	0	0	0
Loans to foreign governments and institutions	0	0	0	0	0
Loans to individuals	0	0	0	0	0
Agricultural loans.....	0	0	0	0	0
Other foreign loans.....	0	0	0	0	0
Lease financing receivables.....	0	0	0	0	0
Debt securities	2,000	0	0	0	0
Interest-bearing bank balances	0	0	0	0	0
Total selected foreign assets	2,000	0	0	0	0
Total foreign deposits	0	0	0	0	0
Interest-bearing deposits	0	0	0	0	0
Non-interest-bearing deposits.....	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Analysis Ratios															
Yield: Foreign loans		0.66			0.87			0			0				0
Cost: Interest-bearing deposits.....		0.14			0.42			2.53			1.85				0.84
Net Losses as a Percent of Foreign Loans by Type															
Real estate loans		0.20			5.18										
Commercial and industrial loans		0.79			0.64			2.35			3.83				4.38
Foreign governments and institutions		0			0										
Growth Rates															
Net loans and leases.....		6.83			-2.40			-47.91			-27.26				22.03
Total selected assets.....		9.48			2.04			-25.04			5.03				-5.54
Deposits		0.73			3.46			2.53			-2.42				-22.72

Servicing, Securitization and Asset Sale Activities—Part 1

Activity	Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change	
		1-Year	5-Year					
Securitization activities.....		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Retained credit exposure.....		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Unused commitments to provide liquidity (servicer advance).....		0	0	0	0	0	0	
Seller's interest carried as securities and loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures		0	0	0	0	0	0	
Activity as a Percent of Total Assets								
Securitization activities.....		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and Industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures		0	0	0	0	0	0	
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)								
1–4 family residential loans								
Home equity lines								
Credit card receivables.....								
Auto loans and other consumer loans.....								
Commercial and industrial loans								
All other loans and leases.....								

Servicing, Securitization and Asset Sale Activities—Part 2

	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Percent of Total Securitization Activities by Type					
Retained credit exposure.....					
1–4 family residential loans.....					
Home equity lines.....					
Credit card receivables.....					
Auto loans.....					
Commercial and industrial loans.....					
All other loans and leases.....					
Unused commitments to provide liquidity (servicer advance).....					
Seller's interest carried as securities and loans					
Home equity lines.....					
Credit card receivables.....					
Commercial and industrial loans					
Percent of Tier 1 Capital					
Total retained credit exposure.....	0	0	0	0	0
Total retained credit exposure and asset sale credit exposure	0.31	0.33	0.41	0.46	0.70
Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
					Percent Change
					1-Year 5-Year
30–89 Days Past Due Securitized Assets					
1–4 family residential loans	0	0	0	0	0
Home equity lines.....	0	0	0	0	0
Credit card receivables.....	0	0	0	0	0
Auto loans	0	0	0	0	0
Commcial and industrial loans	0	0	0	0	0
All other loans and leases.....	0	0	0	0	0
Total 30–89 days past due securitized assets.....	0	0	0	0	0
90+ Days Past Due Securitized Assets					
1–4 family residential loans	0	0	0	0	0
Home equity lines.....	0	0	0	0	0
Credit card receivables.....	0	0	0	0	0
Auto loans	0	0	0	0	0
Commercial and industrial loans	0	0	0	0	0
All other loans and leases.....	0	0	0	0	0
Total 90+ days past due securitized assets	0	0	0	0	0
Total past due securitized assets.....	0	0	0	0	0
Net Losses on Securitized Assets					
1–4 family residential loans	0	0	0	0	0
Home equity lines.....	0	0	0	0	0
Credit card receivables.....	0	0	0	0	0
Auto loans	0	0	0	0	0
Commercial and industrial loans	0	0	0	0	0
All other loans and leases.....	0	0	0	0	0
Total net losses on securitized assets.....	0	0	0	0	0

Servicing, Securitization and Asset Sale Activities—Part 3

	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets					
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets					
Total past due securitized assets percent of securitized assets					
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets					
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 30–89 days					
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 90+ days					
Total Past Due Managed Assets					
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Net Losses on Managed Assets Percent of Total Managed Assets					

Parent Company Income Statement

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change	
						1-Year	5-Year
Operating Income							
Income from bank subsidiaries	40,587	54,704	79,747	32,847	32,602	-25.81	814.12
Dividends	40,000	54,000	79,000	32,000	32,000	-25.93	900.00
Interest	587	704	747	847	602	-16.62	33.41
Management and service fees	0	0	0	0	0		
Other income	0	0	0	0	0		
Income from nonbank subsidiaries	1,600	1,600	1,500	0	0	0.00	
Dividends	1,600	1,600	1,500	0	0	0.00	
Interest	0	0	0	0	0		
Management and service fees	0	0	0	0	0		
Other income	0	0	0	0	0		
Income from subsidiary holding companies	0	0	0	0	0		
Dividends	0	0	0	0	0		
Interest	0	0	0	0	0		
Management and service fees	0	0	0	0	0		
Other income	0	0	0	0	0		
Total income from subsidiaries	42,187	56,304	81,247	32,847	32,602	-25.07	850.16
Securities gains (losses)	8,123	4,948	0	0	0	64.17	
Other operating income	2,071	949	62	78	63	118.23	3240.32
Total operating income	52,381	62,201	81,309	32,925	32,665	-15.79	1063.51
Operating Expenses							
Personnel expenses	0	0	0	0	0		
Interest expense	9,161	7,790	2,055	2,060	1,930	17.60	1641.63
Other expenses	5,248	6,185	6,032	5,333	2,450	-15.15	136.40
Provision for loan and lease losses	0	0	0	0	0		
Total operating expenses	14,409	13,975	8,087	7,393	4,380	3.11	424.73
Income (loss) before taxes	37,348	63,739	73,222	25,532	28,285	-41.40	2026.88
Applicable income taxes (credit)	-1,018	2,900	-924	-846	-972		
Extraordinary items					0		
Income before undistributed income of subsidiaries	38,366	60,839	74,146	26,378	29,257	-36.94	1412.85
Equity in undistributed income of subsidiaries	71,710	2,470	14,427	45,554	13,213	2803.24	249.65
Bank subsidiaries	71,288	2,289	14,134	43,887	12,276	3014.37	247.59
Nonbank subsidiaries	422	181	293	1,667	937	133.15	
Subsidiary holding companies	0	0	0	0	0		
Net income (loss)	110,076	63,309	88,573	71,932	42,470	73.87	377.66
Memoranda							
Bank net income	111,288	56,289	93,134	75,887	44,276	97.71	354.07
Nonbank net income	2,022	1,781	1,793	1,667	937	13.53	
Subsidiary holding companies' net income	0	0	0	0	0		

Parent Company Balance Sheet

	Dollar Amount in Thousands	12/31/2021	% of Total Assets	12/31/2020	% of Total Assets	12/31/2019	% of Total Assets	12/31/2018	12/31/2017	Percent Change	
										1-Year	5-Year
Assets											
Investment in bank subsidiaries		1,644,310	93.81	1,608,715	93.06	1,240,281	98.90	1,128,942	654,666	2.21	166.11
Common and preferred stock		1,571,599	89.66	1,499,339	86.73	1,203,132	95.93	1,104,485	617,866	4.82	160.94
Excess cost over fair value		0	0	0	0	0	0	0	0	0	0
Loans, advances, notes, and bonds		72,711	4.15	109,376	6.33	37,149	2.96	24,457	36,800	-33.52	364.81
Other receivables		0	0	0	0	0	0	0	0	0	0
Investment in nonbank subsidiaries		6,605	0.38	6,183	0.36	5,692	0.45	5,399	2,184	6.83	728.73
Common and preferred stock		6,605	0.38	6,183	0.36	5,692	0.45	5,399	2,184	6.83	728.73
Excess cost over fair value		0	0	0	0	0	0	0	0	0	0
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0	0	0
Other receivables		0	0	0	0	0	0	0	0	0	0
Investment in subsidiary holding companies		0	0	0	0	0	0	0	0	0	0
Common and preferred stock		0	0	0	0	0	0	0	0	0	0
Excess cost over fair value		0	0	0	0	0	0	0	0	0	0
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0	0	0
Other receivables		0	0	0	0	0	0	0	0	0	0
Assets Excluding Investment in Subsidiaries											
Net loans and leases		0	0	0	0	0	0	0	0	0	0
Securities		87,622	5	93,207	5.39	1,000	0.08	1,000	1,000	-5.99	8662.20
Securities purchased (reverse repos)		0	0	0	0	0	0	0	0	0	0
Cash and due from affiliated depository institution		8,803	0.50	7,187	0.42	5,442	0.43	3,930	16	22.49	-3.26
Cash and due from unrelated depository institution		0	0	0	0	0	0	0	0	0	0
Premises, furnishings, fixtures and equipment		0	0	0	0	0	0	0	0	0	0
Intangible assets		0	0	0	0	0	0	0	0	0	0
Other assets		5,390	0.31	13,425	0.78	1,720	0.14	953	2,937	-59.85	13.26
Balance due from subsidiaries and related institutions		25	0	0	0	0	0	0	0	0	0
Total assets		1,752,755	100.00	1,728,717	100.00	1,254,135	100.00	1,140,224	660,803	1.39	176.65
Liabilities and Capital											
Deposits		0	0	0	0	0	0	0	0	0	0
Securities sold (repos)		0	0	0	0	0	0	0	0	0	0
Commercial paper		0	0	0	0	0	0	0	0	0	0
Other borrowings 1 year or less		0	0	0	0	0	0	0	0	0	0
Borrowings with maturity over 1 year		0	0	0	0	0	0	0	0	0	0
Subordinated notes and debentures		160,000	9.13	167,500	9.69	35,000	2.79	35,000	35,000	-4.48	357.14
Other liabilities		4,299	0.25	5,726	0.33	3,365	0.27	3,667	565	-24.92	32.77
Balance due to subsidiaries and related institutions		71,903	4.10	71,361	4.13	62,651	5	62,199	23,297	0.76	208.64
Total liabilities		236,202	13.48	244,587	14.15	101,016	8.05	100,866	58,862	-3.43	283.85
Equity Capital		1,516,553	86.52	1,484,130	85.85	1,153,119	91.95	1,039,358	601,941	2.18	165.11
Perpetual preferred stock (income surplus)		55,527	3.17	55,527	3.21	0	0	0	0	0.00	0
Common stock		611	0.03	609	0.04	519	0.04	483	336	0.33	81.85
Common surplus		1,091,255	62.26	1,082,189	62.60	840,693	67.03	757,963	354,376	0.84	199.44
Retained earnings		442,306	25.23	378,268	21.88	358,666	28.60	305,056	271,023	16.93	85.69
Accumulated other comprehensive income		-2,821	-0.16	621	0.04	-1,208	-0.10	-3,450	-5,349		
Other equity capital components		-70,325	-4.01	-33,084	-1.91	-45,551	-3.63	-20,694	-18,445		
Total liabilities and equity capital		1,752,755	100.00	1,728,717	100.00	1,254,135	100.00	1,140,224	660,803	1.39	176.65
Memoranda											
Loans and advances from bank subsidiaries		0	0	0	0	0	0	0	0	0	0
Loans and advances from nonbank subsidiaries		69,248	3.95	68,706	3.97	60,306	4.81	59,854	22,500	0.79	207.77
Notes payable to subsidiaries that issued TPS		69,248	3.95	68,706	3.97	60,306	4.81	59,854	22,500	0.79	207.77
Loans and advances from subsidiary holding companies		0	0	0	0	0	0	0	0	0	0
Subordinated and long-term debt 1 year or less		0	0	0	0	0	0	0	0	0	0
Guaranteed loans to banks, nonbanks, and holding companies		0	0	0	0	0	0	0	0	0	0

